

If You Insure Now there'll be no Regrets

That is, Financial Regrets.
Just C. BREWER & CO., Ltd.,
and arrange for a strong fire
insurance Co. to stand your
losses if there's a fire.

INSURANCE

Fire, Life, Automobile, Marine and
Tourists' Baggage Insurance

CASTLE & COOKE, Ltd., Agents

WHEN you save you are
building something besides
a bank account.

Saving regularly increases
your capital, your self-respect,
your self-control, your happi-
ness, and your business value
to the community.

Start Saving NOW!



BANK OF HAWAII

Capital Surplus... \$1,000,000

Alexander & Baldwin
Limited.

**Sugar Factors
Commission Merchants
and Insurance Agents**

Agents for
Hawaiian Commercial & Sugar
Co.
Hale Sugar Company
Maui Agricultural Company
Kahuku Plantation Company
McBryde Sugar Company
Kahului Railroad Company
Kauai Railway Company
Honolulu Ranch
Hale Fruit & Packing Co.
Kauai Fruit & Land Co.

Fire Insurance

B. F. Dillingham Co.
LIMITED
General Agent for Hawaii:
Atlas Assurance Company of
London, New York Under-
writers' Agency; Providence
Washington Insurance Co.
4th floor Stangenwald Building.

Money To Loan

On very best first-edge security.
Home Insurance Co. of Hawaii, Ltd.

Established in 1859

BISHOP & CO.
BANKERS

Commercial and Travelers' Let-
ters of Credit issued on the
Bank of California and
the London Joint
Stock Bank,
Lt. London

Correspondents for the Ameri-
can Express Company and
Thos. Cook & Son

Interest Allowed on Term and
Savings Bank Deposits

BANK

**HONOLULU
LIMITED**

Issues K. N. & K. Letters of
Credit and Travelers' Checks
available throughout the world.

**Cable Transfers at
Lowest Rates**

**THE YOKOHAMA SPECIE
BANK, LIMITED.**

Capital Subscribed... \$4,000,000
Capital Paid Up... \$3,000,000
Reserve Fund... \$1,500,000
YU AKAI, Manager.

LET ME RENT OR SELL
YOUR PROPERTY
Have Calls Every Day.

J. R. Wilson,
925 Fort St. Phone 3666

Giffard & Roth

Stangenwald Bldg., 102 Merchant St.
STOCK AND BOND BROKERS
Members Honolulu Stock and Bond
Exchange

J. F. Morgan Co., Ltd.

STOCK-BROKERS
Information Furnished and Loans
Made.
MERCHANT STREET-STAR BLDG.
Phone 1572.

Honolulu Stock Exchange

Friday, Nov. 14.

MERCANTILE	Bid	Asked
Alexander & Baldwin		
C. Brewer & Co.		
SUGAR		
Ewa Plantation Co.	15	
Hale Sugar Co.	100	
Hawaiian Agric. Co.	110	
H. C. & S. Co.	23 1/2	23 1/2
Honolulu Sugar Co.	3	
Honolulu Sugar Co.	75	24 1/2
Honolulu Sugar Co.	14	
Kahuku Plantation Co.	80	95
Kolua Sugar Co.	2 1/2	
McBryde Sugar Co., Ltd.	11 1/4	11 1/4
Olaa Sugar Co., Ltd.	1	1 1/4
Onomea Sugar Co.	17 1/2	17 1/2
Panauha Sugar Plant. Co.		
Pacific Sugar Mill		
Pala Plantation Co.		
Papeete Sugar Co.	18 1/2	
Pioneer Mill Co.	67 1/2	
Wailua Agric. Co.		
Wailuku Sugar Co.		
Waimanalo Sugar Co.		
Waimoa Sugar Mill Co.		
MISCELLANEOUS		
Hale P. & P. Co., Ltd.		
Hawaiian Electric Co.		
Hawaiian Irr. Co., Ltd.	2	
Hawaiian Pineapple Co.	34 1/2	35
Hilo Railroad Co., Com.		
Hilo Railroad Co., Pfd.		
H. B. & M. Co., Ltd.	21 1/2	21 1/2
Hon. Gas Co., Pfd.	105	
Hon. Gas Co., Com.	105	
H. R. T. & L. Co.		
L. I. S. N. Co.		
Mutual Telephone Co.	19	
O. R. & L. Co.	122	125
Pahang Rubber Co.	13	
Tanjong Olok Rubber Co.		
BONDS		
Hamakuia Ditch Co.		
H. C. & S. Co. 5s.		
Hawaiian Irr. Co. 6s.		
Haw. Ter. 4s, ref. 1905.		
Haw. Ter. 4s		
Haw. Ter. 4s Pub. Imp.		
Haw. Ter. 4 1/2s		
Haw. Ter. 3 1/2s		
H.R.R. Co. 1901 6s.	92 1/2	
H.R.R. Co. 1901 6s.	81 1/2	82 1/2
Honolulu Sugar Co. 6s.	87 1/2	
Hon. Gas Co., Ltd. 5s.		
H. R. T. & L. Co. 6s.		
Kauai Ry. Co. 6s.	100	
Kohala Ditch Co. 6s.	100	
McBryde Sugar Co. 6s.		
Mutual Tel. 6s.	100 1/2	
Natoma Con. 6s.	95	
Oahu Sugar Co. 5s.	190 1/4	
O. R. & L. Co. 6s.	49	54
Olaa Sugar Co. 6s.	100	
Pacific G. & P. Co. 6s.	54	
Pacific Sugar Mill Co. s.		
Pioneer Mill Co. 5s.		
San Carlos Milling Co. 6s	100	
Wailua Agric. Co. 6s.	100	

Between Bonds—100 H. C. & S. Co.
23 1/2, 5 H. C. & S. Co. 23 1/2, 10 H. C.
& S. Co. 23 1/2, 25 H. C. & S. Co. 23 1/2,
25 H. C. & S. Co. 23 1/2, 10 H. C. & S.
Co. 23 1/2, \$2000 Gas 5s 98, 5 Alexan-
der & Baldwin 170, 15 Pines 35, 55
Onomea 17 1/2.
Session Sales—25 H. C. & S. Co.
23 1/2, 25 H. C. & S. Co. 23 1/2, \$2000
Hilo Ex. 6s 82.
Latest sugar quotation 3.64 cents,
or \$72.80 per ton.

**Sugar 3.64cts
Beets 9s 5 1-2d**

**Henry Waterhouse Trust
Co., Ltd.**

Members Honolulu Stock and Bond
Exchange
FORT AND MERCHANT STREETS
Telephone 1208

For Sale

Lots off Emma and School Sts. in the
Perry Tract.
From \$400 to \$550 each.
\$50 cash, balance \$10 per month.
Exceptional Bargain.

P. E. R. STRAUCH

Waltz Bldg. 74 S. King St.

FOR RENT

Neat, small cottage for married
couple; gas, etc., \$17.
Fine new 2-bedroom cottage; screen-
ed; gas; electricity; \$26.
2 fine large houses, \$35 each.
Land for sale in all parts of town.

J. H. Schnack,
Represented during absence by F.
Schnack, Attorney-at-law, 5 Brewer
Building. Telephone 3633.

NEW TODAY

Special Meeting of Stockholders of
Oahu Pineapple Co., Ltd.

Notice is hereby given that a special
meeting of the stockholders of
Oahu Pineapple Company, Limited,
will be held at the office of H. G.
Middleditch, 601 Stangenwald Build-
ing, city of Honolulu, territory of Ha-
waii, on Monday, November 17th,
1913, at 10:30 o'clock a. m.
H. G. MIDDLEDITCH,
Vice-President, Oahu Pineapple Co.,
Ltd.
November 14, 1913.
5702-24.

NO PAY-DAY FOR THE CITY, SAYS FIGURES

If nothing unexpected happens be-
tween now and the time when Col.
Charles J. McCarthy, city and county
treasurer, closes the doors of his
office this evening to return to his
home and muse over the embarrassed
financial condition of the city, which
is for all present purposes in that
acute and painful condition best ex-
pressed as "broke"—if nothing unex-
pected happens, tomorrow will not be
a gala day for many persons on the
payroll of the city and county.
What overtures have been made by
Territorial Treasurer Conkling to
City and County Treasurer McCarthy,
and vice versa, to straighten out the
municipality's money shortage in its
general fund have so far met with
complete failure. Therefore, if some-
thing does not happen within a very
short time no money will be paid out
tomorrow by McCarthy. He says he
does not feel justified, in view of the
cost to the county, to borrow more
money from the banks; and as he is
in need of \$25,000 at once, it may be
added as reasonable that the banks
will not stumble over themselves in
anxiety to lend him the money.
If Territorial Treasurer Conkling
does not give in, the city and county
will not receive any of its tax money
until the last legal day of the month.
This is according to law, and it is
this law Conkling cites to back him
up. But however the law may be, it
has been the custom to advance to
the city and county tax money before
the end of the month.

The \$17,000 held by the territory
from the last taxes, which Conkling
considered yesterday with the idea of
turning it over to the county, is to be
held. Auditor Fisher has refused to
allow it to be surrendered and Conkling
now agrees with him in his position.
So McCarthy has given up hope
of getting the \$17,000. That sum,
however, wouldn't meet the needs
anyway, he says.
Advances such as now asked
by McCarthy, have been made for
many years. Figures prepared by Col.
McCarthy show that during the term
of Robert Shingle as city and county
treasurer advances were regu-
larly made. They run from \$10,000 to
\$30,000 at a time, and often as many
as three were made a month. Dur-
ing last December, as an instance, an
advancement of \$25,000 was made
near the first of the month, and a few
days later \$119,163.86 was paid over
in settlement of the November ac-
count; and on December 20, \$33,460.04
was also paid, followed by another
payment of \$5,240.55.

Coming down to more recent
months: Last May \$169,701.25 was
paid to the city and county, a large
part of it being advances.

Replying to the criticism of the
arrangement between the county and
territory in the matter of tax money,
Col. McCarthy prepared figures this
morning which show the standing of
the county with the territory on
taxes for the last two years.

The following are the figures,
which he says, speak for themselves:
Standing of the county, October 31,
1912, and the same date of 1913.

Borrowed from banks	\$17,170.84
Advances from the territory,	
October	45,000.00
	\$62,170.84

Credit.	
Road tax special on	
hand, \$23,544.12	
Permanent improvement	
fund, nothing	\$22,544.12

City and county behind.	\$38,626.72
1913.	
Borrowed from banks	\$83,217.13
Credits.	
Road tax special, \$51,648.42	
Permanent im-	
provement fund 27,115.75	\$78,764.17

City and county behind.	\$ 4,452.96
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Conkling Stands Pat.
"I'm standing by my guns," said
Territorial Treasurer Conkling today,
discussing the county tax collection
matter. County Treasurer McCarthy
can have the money due the county
on the last day of the present month
and not before. Because we have been
lenient and easy-going in the past,
advancing the county money which
it was not entitled to receive at that
time, is no excuse for continuing the
practice.

"There was one statement publish-
ed this morning that was not quite
true, however. I do not criticize the
territorial auditor for holding back
the real and personal property tax
collections, a practice which has been
in vogue for some time. On the con-
trary, I heartily agree with him and
approve the method.
"These taxes should not be pro-
rated and paid out monthly to the
counties. The first charge against
them is the schools, and they should
be held up to meet that first, making
settlement with the counties only
twice each year, when the large por-
tion of the taxes are gathered."

Morning on 'CHANGE

Fairly heavy trading in Hawaiian
Commercial, beginning between the
boards and continuing during the ses-
sion, caused that stock to decline a
quarter of a point today. It sold at
23.50, and 235 shares changed hands.
The only other stocks sold were
Onomea and Pines and A. & B. No
new prices were made in them. The
15 shares of Pines went at 35; Onomea
at 17.00, 55 shares selling. Five shares
of A. & B. went at 170.

COTY'S PERFUMES

We have just opened a direct shipment of Coty's Exquisite Toilet
Preparations, and invite your inspection of these delightful pro-
ducts. Our stock includes:

L'Origan Extract \$3.25	L'Effeurt Extract \$4.50
L'Origan Toilet Water \$2.50	L'Effeurt Toilet Water \$2.50
L'Origan Face Powder \$3.25	L'Effeurt Face Powder \$3.25
L'Origan Sachet \$1.50	L'Effeurt Sachet \$1.50

La Rose Jacqueminot Extract lge	\$5.00
La Rose Jacqueminot Extract sm	\$2.75
La Rose Jacqueminot Toilet Water	\$2.50
La Rose Jacqueminot Face Powder	\$3.25
La Rose Jacqueminot Soap	\$2.25
La Rose Jacqueminot Sachet	\$1.50

Coty has a world-wide reputation for perfumes of quality and artistic packages.

Watch for our Parisian Ivory Exposition
Announcement

Benson, Smith & Co., Ltd.,

Fort and Hotel Streets

DAILY REMINDERS

See our line of boys' school cloth-
ing. Fashion Clothing Co., 1120 Fort
—advertisement.

Around-the-island trip \$5.00 a pas-
senger. Lewis Stable and Garage. Tel.
2141.—advertisement.

We give Green Stamps at the Ameri-
can Dry Goods Store, Hotel St. opp.
Bethel St.—advertisement.

The Y. M. C. A. will hereafter make
a charge of 10 cents for opening a
locker when a member has forgotten
or lost his key.—advertisement.

To increase your capital, your self-
respect, your self-control, your happi-
ness, and your business value to the
community—start saving now!—with
an account in the Bank of Hawaii,
Ltd.

Genuine KRYPTOK bifocal lenses
furnished promptly. Factory on the
premises. A. N. Sanford, optician,
Boston building, Fort street, over
Henry May & Co. Telephone 1740.—
advertisement.

Attention is called to the adver-
tisement of Benson, Smith & Co. in
this issue. Persons to whom delin-
quents appeal will be interested in the
assortment which this firm carries in
stock. Coty's is among the most
popular.

The two easiest things to do in the
art of cooking are said to be the two
hardest things to satisfy the diner—
to boil an egg and make a piece of
toast. The next hardest-easiest thing
to do is to set the table, especially for
Thanksgiving. In Diamond & Co.'s
window is a table that has been set
by an accepted expert in that line.
It will remain on exhibition until
Thanksgiving, and any suggestions
from the observing public regarding
any delinquency in the appointment
of the table will be appreciated by the
management. Solid and community
brands form a large part of the flat
silver on the table. A visit to the in-
terior of the stores will be a pleasure
to the visitor and management alike.

In the midst of a performance at
Daly's theater, London, Lady Howard
de Walden and her escort danced a
tango in the stage box they occupied.

Col. W. C. Gorgas, who has done
such wonderful work in improving
health conditions in the Panama
canal zone, has gone to South Africa
to help the Transvaal experts in their
fight against pneumonia.

WANT ADS
The Star-Bulletin Classified

SITUATION WANTED.

By an Australian, 21 years of age, as
bookkeeper or timekeeper. Refer-
ences. "Z," care Star-Bulletin.
5702-3t.

HOUSEKEEPING ROOMS.

Large housekeeping rooms, gas and
running water; also single rooms;
close in; fine locality. Phone 3532.
5702-6t.

REAL ESTATE FOR SALE.

KAIMUKI SPECIALS.
(1) 5-room modern house, stone
foundation, corner lot 100x100,
one block from cars... \$2200
(2) Three comfortable homes...
\$1200, \$1700, \$1800
(3) 2 lots on 8th Ave., corner, 200x
150... \$1100
(4) 1 lot on 9th Ave., 75x200... \$525
(5) 1 lot on 10th Ave., 75x200... \$600
(6) 4 lots on 11th Ave., each 75x200,
one \$400, the four... \$1500
(7) 1 lot on Wilhelmina Rise 75x150,
close to school... \$650

TERMS IF DESIRED
Cecil Whitaker, Kaimuki Specialist
Office: End of Wai'alae car line. Tel-
ephone 4071.
5702-2t.

CARPENTRY AND CEMENT WORK

We guarantee all kinds of building;
also cement work; experienced men.
Kukui St. at River St. Tel. 3716.
5702-6m.

HENCKEL

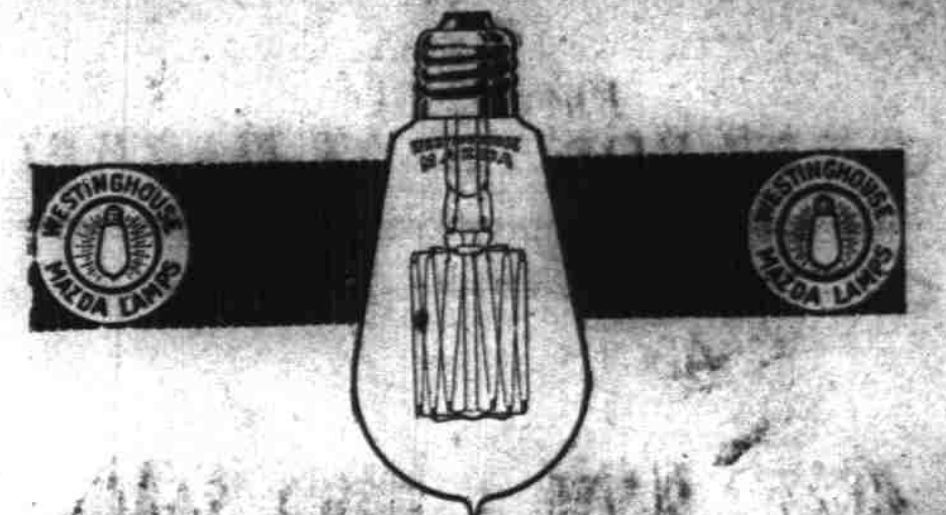
Sewing, Manicure,
and Carving Sets

Pocket Knives & Scissors

All goods bearing the twin brand
fully warranted

A full line of the genuine Henckel
goods on sale at

E. O. Hall & Son



BETTER LIGHT: MORE LIGHT

YOU are entitled to better light and twice as much for less money.
The way to get it is to throw away the old lamps and put
Westinghouse Mazda lamps in their place.

Westinghouse Mazda Lamps will last you twice as long as car-
bon filament lamps.

Hawaiian Electric Co., Ltd. Phone 3431

Phone 2295 Reaches
Austace-Peck Co., Ltd.,
ALL KINDS OF ROCK AND SAND FOR CONCRETE WORK.
FIREWOOD AND COAL
65 QUEEN STREET P. O. BOX 619